

Table I.B.2.c(1997) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.1%	19.9%	20.3%	27.8%	42.9%	75.0%	21.5%	61.2%
Industry group								
Agric., fish., forest.	22.6% *	25.1% *	13.9% *	23.1% *	19.0% *	77.9%	20.6% *	24.2% *
Mining	37.5%	0.0%	0.0%	0.0%	33.0% *	79.7%	0.0%	59.5%
Construction	23.2%	11.4%	26.0%	18.1%	36.2%	43.4% *	16.8%	32.8%
Manufacturing	52.2%	5.2%	23.1%	28.7%	33.8%	73.0%	20.3%	57.5%
Transp., comm., util.	63.2%	15.5%	28.8% *	27.0%	36.9%	84.7%	18.8%	70.7%
Wholesale trade	48.4%	13.5%	21.4%	26.4%	43.7%	72.0%	20.6%	58.5%
Retail trade	51.3%	12.1%	18.7%	19.5%	36.0%	71.2%	16.0%	60.1%
Fin., ins., real est.	64.3%	23.1%	22.1%	32.0%	58.2%	83.5%	25.8%	74.0%
Services	52.8%	26.9%	17.3%	35.4%	50.3%	75.2%	25.8%	62.4%
Unknown	29.2% *	29.2% *	0.0%	0.0%	0.0%	0.0%	29.2% *	0.0%
Ownership								
For profit, incorporated	52.3%	19.9%	17.4%	24.8%	40.9%	76.6%	19.9%	62.1%
For profit, unincorporated	38.5%	19.2%	39.2%	37.3%	47.2%	53.2%	26.6%	48.9%
Nonprofit	55.6%	15.5% *	19.2%	38.6%	47.3%	77.7%	22.3%	62.6%
Unknown	55.7%	49.0%	74.2% *	33.9%	45.0%	61.8%	51.7%	56.0%
Age of firm								
Less than 5 years	33.2%	32.1%	35.8%	29.5%	37.8%	32.6% *	32.5%	34.4%
5-9 years	30.6%	10.8%	17.3%	29.4%	39.9%	74.8%	16.4%	46.2%
10-19 years	34.8%	19.0%	15.0%	22.7%	42.0%	76.8%	17.7%	49.6%
20 or more years	54.2%	15.2%	16.1%	28.5%	40.8%	81.4%	19.4%	63.1%
Unknown	64.9%	15.4% *	33.9%	33.2%	47.9%	71.8%	29.8%	65.9%
Multi/single status								
2 or more locations	65.3%	45.8%	26.3%	27.6%	43.8%	75.3%	27.1%	66.6%
1 location only	30.6%	19.2%	19.7%	27.9%	41.6%	71.0%	20.9%	42.3%
Percent full-time employees								
Less than 25%	35.1%	13.3% *	5.1% *	12.5% *	38.7%	70.1%	11.8%	46.0%
25-49%	54.3%	6.4% *	10.5% *	12.9%	26.8%	80.6%	9.5%	64.9%
50-74%	48.0%	25.8%	7.2%	38.3%	45.2%	68.2%	19.9%	58.1%
75% or more	53.2%	20.1%	23.9%	28.5%	43.9%	75.3%	23.4%	61.9%
Union presence								
No union employees	45.3%	19.5%	17.0%	26.7%	42.0%	69.8%	20.1%	55.2%
Has union employees	71.1%	17.1% *	58.5%	40.0%	48.8%	81.8%	36.5%	74.1%
Unknown	72.7%	33.1%	34.9%	28.2%	42.1%	85.6%	31.6%	77.0%
Percent low wage employees								
50% or more low wage	35.2%	17.0% *	10.9%	19.3%	31.4%	63.9%	14.9%	41.4%
Less than 50% low wage	44.4%	19.8%	18.0%	28.6%	42.5%	74.1%	20.9%	55.5%
Unknown	72.4%	28.6%	53.1%	31.8%	55.4%	76.7%	39.7%	73.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.B.2.c(1997) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.04%	2.58%	1.83%	1.55%	2.28%	1.59%	1.20%	1.24%
Industry group								
Agric., fish., forest.	6.94% *	8.42% *	5.51% *	8.09% *	13.18% *	18.92%	6.40% *	9.30% *
Mining	8.44%	0.00%	0.00%	0.00%	14.11% *	15.48%	0.00%	12.80%
Construction	2.89%	2.86%	7.70%	3.40%	8.06%	15.67% *	4.67%	5.38%
Manufacturing	2.07%	0.99%	2.98%	3.63%	3.28%	2.33%	2.65%	2.12%
Transp., commu., util.	4.60%	4.20%	9.39% *	7.54%	6.55%	2.76%	5.51%	4.63%
Wholesale trade	1.80%	3.39%	5.02%	4.40%	4.87%	5.12%	3.06%	2.39%
Retail trade	2.51%	2.20%	4.85%	2.11%	2.10%	3.49%	2.71%	2.79%
Fin., ins., real est.	1.93%	5.07%	5.69%	5.80%	4.61%	3.32%	2.83%	2.52%
Services	1.50%	4.04%	2.69%	3.16%	2.94%	2.75%	1.94%	1.70%
Unknown	10.55% *	10.55% *	0.00%	0.00%	0.00%	0.00%	10.55% *	0.00%
Ownership								
For profit, incorporated	1.23%	3.72%	1.69%	1.59%	2.43%	1.32%	1.61%	1.34%
For profit, unincorporated	3.20%	3.28%	9.04%	5.21%	5.93%	6.27%	3.89%	4.80%
Nonprofit	2.22%	5.14% *	5.15%	4.12%	2.27%	4.15%	3.12%	2.69%
Unknown	2.93%	11.82%	22.94% *	10.07%	7.87%	3.16%	12.55%	2.49%
Age of firm								
Less than 5 years	3.83%	5.95%	8.85%	4.68%	6.97%	11.75% *	5.36%	5.03%
5-9 years	1.94%	1.67%	3.81%	4.19%	7.29%	6.66%	2.29%	3.83%
10-19 years	1.47%	4.46%	2.96%	2.60%	4.67%	4.54%	1.98%	2.37%
20 or more years	1.64%	2.94%	2.12%	2.84%	3.33%	2.21%	1.21%	1.66%
Unknown	1.64%	14.17% *	5.60%	4.30%	3.39%	1.44%	5.68%	1.52%
Multi/single status								
2 or more locations	1.20%	11.25%	3.43%	2.13%	1.79%	1.55%	4.25%	1.24%
1 location only	1.31%	2.36%	2.12%	1.68%	3.54%	10.95%	0.94%	2.12%
Percent full-time employees								
Less than 25%	3.85%	6.06% *	1.65% *	4.11% *	4.63%	7.26%	2.78%	3.58%
25-49%	3.05%	2.35% *	3.72% *	3.08%	4.91%	2.83%	1.87%	2.92%
50-74%	3.49%	5.90%	1.91%	5.36%	5.72%	5.01%	3.73%	4.09%
75% or more	1.06%	2.65%	2.17%	1.37%	2.48%	1.59%	1.27%	1.28%
Union presence								
No union employees	1.13%	2.60%	1.67%	1.47%	2.77%	1.66%	1.47%	1.32%
Has union employees	2.24%	9.13% *	12.04%	6.82%	5.81%	2.97%	6.88%	2.45%
Unknown	4.48%	8.55%	8.85%	7.90%	7.81%	3.46%	6.46%	4.50%
Percent low wage employees								
50% or more low wage	1.63%	6.24% *	3.09%	3.55%	3.20%	5.54%	3.28%	1.28%
Less than 50% low wage	1.30%	2.97%	1.75%	1.67%	2.20%	2.50%	1.36%	1.62%
Unknown	1.70%	3.91%	10.16%	6.42%	4.96%	1.63%	5.75%	1.78%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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